Information	to identify the case:	
Debtor 1 Debtor 2 (Spouse, if filing)	David M. Parsons	Social Security number or ITIN xxx-xx-7810
	First Name Middle Name Last Name Jennifer L. Parsons	Social Security number or ITIN xxx-xx-8928
	First Name Middle Name Last Name	EIN
United States Bar	nkruptcy Court District of New Jersey	
Case number:	20-10092-KCF	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David M. Parsons Jennifer L. Parsons

6/5/20

By the court: Kathryn C. Ferguson

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 20-10092-KCF Doc 29 Filed 06/07/20 Entered 06/08/20 01:36:33 Desc Imaged Certificate of Notice Page 3 of 7

United States Bankruptcy Court District of New Jersey

In re:
David M. Parsons
Jennifer L. Parsons
Debtors

Case No. 20-10092-KCF Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 07, 2020.
                          +David M. Parsons, Jennifer L. Parsons, 93 Newtons Corner Road, Howell, NJ 07731-288' +AFC Urgent Care-West Long Branch, 214 State Route 36, West Long Branch, NJ 07764-1305
db/jdb
                                                                                                                                                   Howell, NJ 07731-2887
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+Monmouth Medical Imaging, PO Box 9428, Peoria, IL 61612-9428

+Myriad Emergency Phys LLC, PO Box 80137, Philadelphia, PA 19101-1137

+Nationwide Recovery System, 501 Shelley Suite 300, Tyler, TX 75701-9553

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Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
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Mason, OH 45040-8053

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                EDI: JPMORGANCHASE Jun 06 2020 06:23:00
                                                                      PO Box 1423,
                                                             Chase,
                                                                                      Charlotte, NC 28201
518647455
                                                             Chase,
                EDI: JPMORGANCHASE Jun 06 2020 06:23:00
                                                                      PO Box 15123,
                                                                                       Wilmington, DE 19850
518647456
                EDI: JPMORGANCHASE Jun 06 2020 06:23:00
                                                             Chase,
                                                                      PO Box 15548,
                                                                                       Wilmington, DE 19886
               +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:29:36
518647514
                                                                                 Kohl's Department Store,
                 PO Box 3120,
                                Milwaukee, WI 53201-3120
518647513
               +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:29:35
                                                                                 Kohl's Department Store,
                 PO Box 2983,
                               Milwaukee, WI 53201-2983
518647515
               +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:29:36
                                                                                 Kohl's Department Store,
               PO Box 3084, Milwaukee, WI 53201-3084
+E-mail/PDF: resurgentbknotifications@resurgent.com Jun 06 2020 03:26:22
518647520
                                                                                             LVNV Funding LLC.
                 PO Box 10584, Greenville, SC 29603-0584
                                                                                             LVNV Funding LLC,
518647522
               +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 06 2020 03:27:07
                 PO Box 10497, Greenville, SC 29603-0497
518647516
               +EDI: CCS.COM Jun 06 2020 06:23:00
                                                       LabCorp/LCA,
                                                                     Credit Collection Services,
                                                                                                   PO Box 55126,
                 Boston, MA 02205-5126
518647519
               +EDI: RMSC.COM Jun 06 2020 06:23:00
                                                        Lowe's/Synchrony Bank,
                                                                                 PO Box 530914,
                 Atlanta, GA 30353-0914
518647527
               +EDI: TSYS2.COM Jun 06 2020 06:23:00
                                                         Macy's/DSNB,
                                                                        Department Stores National Bank,
                 PO Box 8058, Mason, OH 45040-8058
518647529
               +EDI: TSYS2.COM Jun 06 2020 06:23:00
                                                         Macv's/DSNB.
                                                                        Department Stores National Bank,
               PO Box 8061, Mason, OH 45040-8061
+EDI: MID8.COM Jun 06 2020 06:23:00
518647533
                                                        Midland Credit Management, 2365 Northside Dr 300,
                 San Diego, CA 92108-2709
518647548
               +E-mail/Text: ebn@rwjbh.org Jun 06 2020 03:31:13
                                                                     Monmouth Medical Center,
                                                                                                Barnabas Health,
                               Oceanport, NJ 07757-0903
                 PO Box 903,
518647543
               +E-mail/Text: ebn@rwjbh.org Jun 06 2020 03:31:13
                                                                     Monmouth Medical Center,
                 RWJBarnabas Health, PO Box 29962,
                                                        New York, NY 10087-9962
               +E-mail/Text: ebn@rwjbh.org Jun 06 2020 03:31:13
518647545
                                                                     Monmouth Medical Center,
                                                                                                 Barnabas Health,
                 PO Box 29962, New York, NY 10087-9962
518647549
               +E-mail/Text: ebn@rwjbh.org Jun 06 2020 03:31:13
                                                                     Monmouth Medical Center, Barnabas Health,
               PO Box 29965, New York, NY 10087-9965
+EDI: CAPIO.COM Jun 06 2020 06:23:00
518647563
                                                         Ocean Medical Center, AssetCare, PO Box 1127,
                 Sherman, TX 75091-1127
518647576
                EDI: PRA.COM Jun 06 2020 06:23:00
                                                       Portfolio Recovery Associates,
                                                                                       PO Box 12914,
                 Norfolk, VA 23541
               +EDI: PRA.COM Jun 06 2020 06:23:00
518647577
                                                       Portfolio Recovery Associates, PO Box 4115,
                 Concord, CA 94524-4115
518648191
               +EDI: RMSC.COM Jun 06 2020 06:23:00
                                                        Synchrony Bank, c/o of PRA Receivables Management, LLC,
                 PO Box 41021, Norfolk, VA 23541-1021
               +EDI: RMSC.COM Jun 06 2020 06:23:00
518647589
                                                        Synchrony Bank, PO Box 530939,
                 Atlanta, GA 30353-0939
518647588
               +EDI: RMSC.COM Jun 06 2020 06:23:00
                                                        Synchrony Bank,
                                                                          PO Box 965060,
                 Orlando, FL 32896-5060
518647590
               +EDI: RMSC.COM Jun 06 2020 06:23:00
                                                        Synchrony Bank, PO Box 965022,
                 Orlando, FL 32896-5022
               +EDI: RMSC.COM Jun 06 2020 06:23:00
518647591
                                                        Synchrony Bank,
                                                                          PO Box 965013,
                 Orlando, FL 32896-5013
               +EDI: RMSC.COM Jun 06 2020 06:23:00
518647595
                                                        Synchrony Bank,
                                                                          PO Box 965004,
                 Orlando, FL 32896-5004
518647597
                EDI: TDBANKNORTH.COM Jun 06 2020 06:23:00
                                                                          PO Box 84037,
                                                               TD Bank,
                                                                                          Columbus, GA 31908
               +EDI: WTRRNBANK.COM Jun 06 2020 06:23:00
                                                             Target Card Services,
                                                                                     PO Box 660170.
518647596
                 Dallas, TX 75266-0170
               +EDI: WFFC.COM Jun 06 2020 06:23:00
518647604
                                                        Wells Fargo Home Mortgage,
                                                                                      PO Box 14411,
                 Des Moines, IA 50306-3411
                                                                                              TOTAL: 63
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                                    Credit Control LLC,
518647490*
               +Department Stores National Bank,
                                                                          PO Box 31179,
                                                                                         Tampa, FL 33631-3179
                                                 Commonwealth Financial Systems, PO Box 1110,
518647573*
               +Pendrick Capital Partners LLC,
                 Charlotte, NC 28201-1110
                                              East Granby, CT 06026-0660
518647445
                               PO Box 660,
             ##+CareCentrix,
                                                                                              TOTALS: 0, * 2, ## 1
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com

John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com

Joseph I. Windman on behalf of Debtor David M. Parsons jwindman@aol.com

Joseph I. Windman on behalf of Joint Debtor Jennifer L. Parsons jwindman@aol.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5